

Information to identify the case:

Debtor 1	Barbara J Haney	Social Security number or ITIN	xxx-xx-9269
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-25262-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara J Haney
fka Barbara Paar

3/3/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Barbara J Haney
DebtorCase No. 18-25262-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db +Barbara J Haney, 547 A Cornus Plaza, Monroe, NJ 08831-7639
r +Ismael Cortes, Keller Williams Realty, 190 Christopher Columbus Drive,
Jersey City, NJ 07302-3432

517674780 +Curcio Mirzaian Sirot LLC, 5 Becker Farm Road, Suite 406, Roseland, NJ 07068-1761
517674783 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: First Savings Credit Card, 500 E 60th Street,
Sioux Falls, SD 57104)

517926956 +KML Law Group PC, 216 Haddon Ave, Suite 406, Collingswood, NJ 08108-2812
517674784 +Main Street Acquisition Corp., P.O. Box 9201, Old Bethpage, NY 11804-9001
517674787 +PRA Receivables Mgmt, 10 Orchard Suite 100, Lake Forest, CA 92630-8308
517674789 +RAB Performance Recoveries, LLC, 10 Forest Avenue, Paramus, NJ 07652-5252
517806438 +TTLBL, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
517674793 +TTLBL, LLC, 4747 Executive Drive, Suite 510, San Diego, CA 92121-3100
517926955 +Toyota Motor Credit Corp, PO Box 9013, Addison, TX 75001-9013
517804941 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517674794 +Victoria Park Association, 5200 Hana Road, Edison, NJ 08817-2580
517792013 +Victoria Park Association, Inc., c/o Curcio Mirzaian Sirot LLC,
5 Becker Farm Road, Suite 406, Roseland, NJ 07068-1761

517674795 +William Singer, Singer & Fedun, 2230 Route 206, PO Box 134, Belle Mead, NJ 08502-0134

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 04 2020 00:20:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517674775 EDI: BECKLEE.COM Mar 04 2020 04:33:00 American Express, c/o Becket and Lee LLP,
PO Box 3001, Malvern, PA 19355-0701

517758692 EDI: BECKLEE.COM Mar 04 2020 04:33:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517674776 +EDI: CAPITALONE.COM Mar 04 2020 04:38:00 Capital One Bank, Po Box 30281,
Salt Lake City, UT 84130-0281

517725273 EDI: CAPITALONE.COM Mar 04 2020 04:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

517674777 +EDI: WFNNB.COM Mar 04 2020 04:38:00 Comenity Bank/Venus Credit, PO Box 182789,
Columbus, OH 43218-2789

517674778 +EDI: WFNNB.COM Mar 04 2020 04:38:00 Comenity Capital Bank/Boscoss, PO Box 182120,
Columbus, OH 43218-2120

517674779 +EDI: WFNNB.COM Mar 04 2020 04:38:00 Comenity Capital Bank/Ulta, PO Box 182120,
Columbus, OH 43218-2120

517674781 EDI: DISCOVER.COM Mar 04 2020 04:38:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850-5316

517687887 EDI: DISCOVER.COM Mar 04 2020 04:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025

517674782 +E-mail/Text: taxcollector@edisonnj.org Mar 04 2020 00:20:16 Edison Tax Collector,
100 Municipal Blvd, Edison, NJ 08817-3302

517749759 E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 00:22:00
LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517749771 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 04 2020 00:21:45 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517779002 EDI: BL-CREDIGY.COM Mar 04 2020 04:38:00 Main Street Acquisition Corp.,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517674785 +EDI: MID8.COM Mar 04 2020 04:38:00 Midland Funding LLC, 2365 Northside Dr #300,
San Diego, CA 92108-2709

517674786 EDI: PRA.COM Mar 04 2020 04:38:00 Portfolio Recovery Associates, 120 Corporate Blvd,
Suite 100, Norfolk, VA 23502

517800969 EDI: PRA.COM Mar 04 2020 04:38:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

517674788 EDI: Q3G.COM Mar 04 2020 04:38:00 Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788

517791723 EDI: Q3G.COM Mar 04 2020 04:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

517791722 EDI: Q3G.COM Mar 04 2020 04:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

517674790 E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 00:22:37
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517674791 EDI: RMSC.COM Mar 04 2020 04:38:00 Synch/Amazon PLCC, PO Box 965015,
Orlando, FL 32896-5015

517679247 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

517795602 +EDI: RMSC.COM Mar 04 2020 04:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Mar 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517674792 +E-mail/Text: taxcollector@edisonnj.org Mar 04 2020 00:20:16 Township of Edison,
The Office of the Tax Collector, 100 Municipal Blvd, Edison, NJ 08817-3302
517784943 +EDI: AIS.COM Mar 04 2020 04:38:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +TTLBL, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
cr* +Victoria Park Association, Inc., c/o Curcio Mirzaian Sirot LLC, 5 Becker Farm Road,
Suite 406, Roseland, NJ 07068-1761

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Bruce C. Truesdale on behalf of Debtor Barbara J Haney brucectruesdalepc@gmail.com,
bctpccef@gmail.com/r49787@notify.bestcase.com
Deborah T. Feldstein on behalf of Creditor TTLBL, LLC dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ellen Miriam Goodman on behalf of Creditor Victoria Park Association, Inc.
egoodman@beckerlawyers.com, inbox@cmsllc.law
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael M Khalil on behalf of Debtor Barbara J Haney mkhalil@atrblaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8